(FILE 'HOME' ENTERED AT 14:57:09 ON 08 JAN 2002)

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        FILE 'USPATFULL' ENTERED AT 14:57:18 ON 08 JAN 2002
L1            0 SEA (COMPUTER?)(5A)(BASE?)(18A)(AUTHORIZAT? OR AUTHENTICAT?)
                (13A)(REBAT?)(11A)(REQUEST?)
L2            0 SEA (COMPUTER?)(15A)(BASED?)(18A)(AUTHORIZAT? OR
AUTHENTICAT?)
                (23A)(REBAT?)(11A)(REQUEST?)
L3            0 SEA (COMPUTER?)(18A)(AUTHORIZAT? OR AUTHENTICAT?)
(23A)(REBAT?)
                (11A)(REQUEST?)
L4            0 SEA (AUTHORIZAT? OR AUTHENTICAT?)(23A)(REBAT?)(11A)(REQUEST?)
L5           11 SEA (AUTHORIZAT? OR AUTHENTICAT?)(23A)(REBAT?)
                D
L5 1 KWIC, NCL
                D L5 2-4 KWIC, NCL
                D L5 5-8 KWIC, NCL
L6            0 SEA (DISPLAY?)(15A)(REBAT?)(13A)(RETRIEV? OR FIND? OR
RECALL?)(
                19A)(REMOT? OR FAR?)(19A)(DISBURSEMENT? OR EXPENDITURE?)
L7            0 SEA (DISPLAY?)(15A)(REBAT?)(29A)(REMOT? OR
FAR?)(19A)(DISBURSEM
                ENT? OR EXPENDITURE?)
L8            0 SEA (REBAT?)(29A)(REMOT? OR FAR?)(19A)(DISBURSEMENT? OR
                EXPENDITURE?)
L9            0 SEA (DISPLAY?)(25A)(REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(
                21A)(DISBURSEMENT? OR EXPENDITURE?)
L10           0 SEA (REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(21A)(DISBURSEME
                NT? OR EXPENDITURE?)
L11           0 SEA (REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(21A)(DISBURS?)

L12           0 SEA (REBAT?)(19A)(SELECT? OR CHO?)(15A)(DISBURS?)
L13          12 SEA (MANUFACTUR? OR SERVICE? OR
PROVIDER?)(15A)(OFFER?)(15A)(RE
                BAT?)(19A)(INCENTIVE? OR REWRARD?)
L14          72 SEA (CONSUMER?)(15A)(REBAT?)
L15           4 SEA L13 AND L14
                D
L15 1 KWIC, NCL
                D
L15 1 IBIB, KWIC, NCL
                D
L15 1 IBIB
                D
L15 2 IBIB
                D
L15 3 IBIB
                D
L15 4 IBIB
L16           0 SEA L5 AND L15
L17          11 SEA L13 AND (CONSUMER?)
L18           0 SEA L17 AND (PREVENT? OR HINDER? OR PROTECT?)(19A)(FRAUD?)
L19           0 SEA L17 AND (FRAUD?)
L20           0 SEA L5 AND L13
L21           0 SEA (MULTIPL? OR SEVERAL? OR
MANY?)(19A)(DISBURS?)(15A)(ONLINE?
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                         )
L22              2 SEA (DIS   RS?)(15A)(ONLINE?)
L23              0 SEA L5   ● L22
                 D
L13 1 KWIC, NCL
                 D
L13 1 IBIB
                 D L13 2-4 IBIB
                 D L13 5-7 IBIB
                 D
L13 5 KWIC, IBIB
                 D
L13 6 KWIC, IBIB
                 D
L13 6 IBIB, KWIC, NCL
                 D
L13 7 IBIB, KWIC, NCL
                 D
L13 8 IBIB, KWIC, NCL
                 D
L13 9 IBIB, KWIC, NCL
                 D
L13 10 IBIB, KWIC, NCL
                 D
L13 11 IBIB, KWIC, NCL
                 D
L13 12 IBIB, KWIC, NCL
                 D
L5 1  KWIC, NCL
                 D
L5 1  IBIB, KWIC, NCL
                 D
L5 2  IBIB, KWIC, NCL
                 D
L5 3  IBIB, KWIC, NCL
                 D
L5 4  IBIB, KWIC, NCL
                 D
L5 5  IBIB, KWIC, NCL
                 D
L5 6  IBIB, KWIC, NCL
                 D
L5 7  IBIB, KWIC, NCL
                 D
L5 8  IBIB, KWIC, NCL
                 D
L5 9  IBIB, KWIC, NCL
                 ' D
L5 10  IBIB, KWIC, NCL
                 D
L5 11  IBIB, KWIC, NCL
L24              0 SEA (RECEIV? OR ACCEPT?)(19A)(AUTHORIZATION? OR
AUTHENTICAT?)(1
                 5A)(REBAT?)
L25              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(11A)(REQUEST?
                 )
L26              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(11A)(OPTION?)

L27              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(11A)(REMOT?)

L28              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(31A)(REMOT?)
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L29              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBA■)(31A)(DISBURS?
                 )
L30              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(31A)(PROCESS?
                 )(11A)(CENTER?)
L31              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(31A)(PROCESS?
                 )
L32              0 SEA (AUTHORIZATION? OR
AUTHENTICAT?)(15A)(REBAT?)(31A)(CENTER?)

L33              1 SEA (REBAT?)(19A)(OFFER?)(31A)(FRAUD?)
                 D
L33 1 KWIC, NCL
                 D
L33 1 IBIB, KWIC, NCL
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        FILE 'USPATFULL' ENTERED AT 14:57:18 ON 08 JAN 2002
L1              0 SEA (COMPUTER?)(5A)(BASE?)(18A)(AUTHORIZAT? OR AUTHENTICAT?)
                  (13A)(REBAT?)(11A)(REQUEST?)
L2              0 SEA (COMPUTER?)(15A)(BASED?)(18A)(AUTHORIZAT? OR
AUTHENTICAT?)
                  (23A)(REBAT?)(11A)(REQUEST?)
L3              0 SEA (COMPUTER?)(18A)(AUTHORIZAT? OR AUTHENTICAT?)
(23A)(REBAT?)
                  (11A)(REQUEST?)
L4              0 SEA (AUTHORIZAT? OR AUTHENTICAT?)(23A)(REBAT?)(11A)(REQUEST?)
L5             11 SEA (AUTHORIZAT? OR AUTHENTICAT?)(23A)(REBAT?)
                  D
L5 1 KWIC, NCL
                  D L5 2-4 KWIC, NCL
                  D L5 5-8 KWIC, NCL
L6              0 SEA (DISPLAY?)(15A)(REBAT?)(13A)(RETRIEV? OR FIND? OR
RECALL?)(
                  19A)(REMOT? OR FAR?)(19A)(DISBURSEMENT? OR EXPENDITURE?)
L7              0 SEA (DISPLAY?)(15A)(REBAT?)(29A)(REMOT? OR
FAR?)(19A)(DISBURSEM
                  ENT? OR EXPENDITURE?)
L8              0 SEA (REBAT?)(29A)(REMOT? OR FAR?)(19A)(DISBURSEMENT? OR
                  EXPENDITURE?)
L9              0 SEA (DISPLAY?)(25A)(REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(
                  21A)(DISBURSEMENT? OR EXPENDITURE?)
L10             0 SEA (REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(21A)(DISBURSEME
                  NT? OR EXPENDITURE?)
L11             0 SEA (REBAT?)(23A)(RETRIEV? OR FIND? OR
RECALL?)(21A)(DISBURS?)

L12             0 SEA (REBAT?)(19A)(SELECT? OR CHO?)(15A)(DISBURS?)
L13            12 SEA (MANUFACTUR? OR SERVICE? OR
PROVIDER?)(15A)(OFFER?)(15A)(RE
                  BAT?)(19A)(INCENTIVE? OR REWRARD?)
L14            72 SEA (CONSUMER?)(15A)(REBAT?)
L15             4 SEA L13 AND L14
                  D
L15 1 KWIC, NCL
                  D
L15 1 IBIB, KWIC, NCL
                  D
L15 1 IBIB
                  D
L15 2 IBIB
                  D
L15 3 IBIB
                  D
L15 4 IBIB
L16             0 SEA L5 AND L15
L17            11 SEA L13 AND (CONSUMER?)
L18             0 SEA L17 AND (PREVENT? OR HINDER? OR PROTECT?)(19A)(FRAUD?)
L19             0 SEA L17 AND (FRAUD?)
L20             0 SEA L5 AND L13
L21             0 SEA (MULTIPL? OR SEVERAL? OR
MANY?)(19A)(DISBURS?)(15A)(ONLINE?
```

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                         )
L22              2 SEA (DI    URS?)(15A)(ONLINE?)
L23              0 SEA L5    D L22
                 D
L13 1 KWIC, NCL
                 D
L13 1 IBIB
                 D L13 2-4 IBIB
                 D L13 5-7 IBIB
                 D
L13 5 KWIC, IBIB
                 D
L13 6 KWIC, IBIB
                 D
L13 6 IBIB, KWIC, NCL
                 D
L13 7 IBIB, KWIC, NCL
                 D
L13 8 IBIB, KWIC, NCL
                 D
L13 9 IBIB, KWIC, NCL
                 D
L13 10 IBIB, KWIC, NCL
                 D
L13 11 IBIB, KWIC, NCL
                 D
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